

**Information to identify the case:**

Debtor 1	Jennifer Henry	Social Security number or ITIN xxx-xx-8314
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Terrell Henry	Social Security number or ITIN xxx-xx-3550
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-14001-VFP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jennifer Henry  
dba T&J Car Detailing

Terrell Henry

5/10/24

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jennifer Henry  
Terrell Henry  
Debtors

Case No. 19-14001-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: May 10, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Jennifer Henry, Terrell Henry, 541 Huntington Avenue, Plainfield, NJ 07060-2738
cr	+ CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518052056	ADT Security Services, 3100 S Vaughn Way, Aurora, CO 80014
518052059	Avant, Suite 1700, Chicago, IL 60601
518052060	B&B Collections, Inc., PO Box 2137, Toms River, NJ 08754-2137
518101172	Celentano, Stadtmauer & Walentowicz, LLP, Notchview Office Park, P.O. Box 2594, Clifton, NJ 07015-2594
518052069	EMA, St. Barnabas Emergency Medical Associate, PO Box 6251, Parsippany, NJ 07054-7251
518052070	Essex County Probation Division, Child Support Enforcement, PO Box 372, Child Support Enf Unit, Newark, NJ 07101-0372
518052071	Essex Hudson Erology, PC, PO Box 550, Belleville, NJ 07109-0550
518052074	+ Garden State Dental - Roselle Park, 236 East Westfield Ave, Roselle Park, NJ 07204-2084
518052077	+ Keith R. Esposito, Lyons Doughty & Veldhuis, PC, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-2239
518052081	New Jersey Spine Center, 40 Main Street, Chatham, NJ 07928-2431
518054501	+ Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518052083	PAM, LLC-New Jersey E-ZPass, PO Box 1642, Milwaukee, WI 53201-1642
518052084	Plainfield M.U.A. Sewerage & Solid Waste, PO Box 416829, Boston, MA 02241-6829
518052087	+ RMCB, P.O. Box 1234, Elmsford, NY 10523-0934
518052091	The Derm Group, PO Box 1870, Cary, NC 27512-1870
518052092	Union Anes and Pain Management, PO Box 415750, Boston, MA 02241-5750
518052093	Union Anesthesia Associates PA, PO Box 415750, Boston, MA 02241-5750

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 10 2024 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 10 2024 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PRA.COM	May 11 2024 00:36:00	Orion, c/o PRA Receivables Management LLC, POB 41021, Norfolk, VA 23541-1021
518052058	EDI: CINGMIDLAND.COM	May 11 2024 00:36:00	AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104
518199970	+ EDI: CINGMIDLAND.COM	May 11 2024 00:36:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
518052057	^ MEBN	May 10 2024 20:41:29	Alpha Recover Corp., 6912 S. Quentin St. Unit 10, Englewood, CO 80112-4531

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: May 10, 2024

Form ID: 3180W

Total Noticed: 67

518132294	+ EDI: COMCASTCBLCENT	May 11 2024 00:30:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518052061	Email/Text: ECMBKMail@Caliberhomeloans.com	May 10 2024 20:42:00	Caliber Home Loans, P.O. Box 24610, Oklahoma City, OK 73124-0610
518126993	+ EDI: AIS.COM	May 11 2024 00:36:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518052062	EDI: CAPITALONE.COM	May 11 2024 00:30:00	Capital One Bank (USA), NA, PO Box 6492, Carol Stream, IL 60197-6492
518052063	+ EDI: CAPITALONE.COM	May 11 2024 00:30:00	Capital One Services, LLC, PO Box 30285, Salt Lake City, UT 84130-0285
518101172	^ MEBN	May 10 2024 20:43:00	Celentano, Stadtmauer & Walentowicz, LLP, Notchview Office Park, P.O. Box 2594, Clifton, NJ 07015-2594
518052064	+ EDI: CITICORP	May 11 2024 00:30:00	Citibank / Choice, P.O. BOX 9001037, Louisville, KY 40290-1037
518052065	+ Email/Text: bankruptcy@credencerm.com	May 10 2024 20:42:00	Credence, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
518052066	EDI: DIRECTV.COM	May 11 2024 00:36:00	Directv, PO Box 5007, Carol Stream, IL 60197-5007
518212840	+ EDI: AIS.COM	May 11 2024 00:36:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518052072	+ EDI: BLUESTEM	May 11 2024 00:36:00	Fingerhut Customer Service, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
518052073	EDI: AMINFOFP.COM	May 11 2024 00:36:00	First PREMIER Bank, PO Box 5524, Sioux Falls, SD 57117-5524
518052075	EDI: IRS.COM	May 11 2024 00:36:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518158792	EDI: JEFFERSONCAP.COM	May 11 2024 00:36:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518052076	EDI: JEFFERSONCAP.COM	May 11 2024 00:36:00	Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303
518101173	+ Email/PDF: resurgentbknotifications@resurgent.com	May 10 2024 20:55:13	LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
518130695	Email/PDF: resurgentbknotifications@resurgent.com	May 10 2024 20:54:49	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
518847035	+ EDI: AISMIDFIRST	May 11 2024 00:30:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518847034	+ EDI: AISMIDFIRST	May 11 2024 00:30:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518052078	Email/Text: bankruptcydpt@mcmcg.com	May 10 2024 20:42:00	Midland Credit Management, Inc, 2635 Northside Drive, Suite 300, San Diego, CA 92108
518171971	+ Email/Text: bankruptcydpt@mcmcg.com	May 10 2024 20:42:00	Midland Funding LLC, P.O. Box 2011, Warren, MI 48090-2011
518052079	+ Email/Text: bankruptcydpt@mcmcg.com	May 10 2024 20:42:00	Midland Funding, LLC, 2365 Northside Dr #300, San Diego, CA 92108-2710
518052082	Email/Text: NissanBKNotices@nationalbankruptcy.com	May 10 2024 20:41:00	Nissan Motor Acceptance Corp, 8900 Freeport Parkway, Irving, TX 75063-2438

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: May 10, 2024

Form ID: 3180W

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518052068	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	May 10 2024 20:41:00	E-ZPass Customer Service Center, 375 McCarter Hwy, Newark, NJ 07114
518052080	+ Email/Text: electronicbkydocs@nelnet.net	May 10 2024 20:42:00	Nelnet Loan Services, 3015 S. Parker Rd, Ste 425, Aurora, CO 80014-2904
518060468	Email/Text: NissanBKNotices@nationalbankruptcy.com	May 10 2024 20:41:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
518102423	^ MEBN	May 10 2024 20:42:03	Orion Portfolio Services, LLC, 10375 Old Alabama Rd Conn., Suite 302, Alpharetta, GA 30022-1119
518052085	Email/Text: signed.order@pfwattorneys.com	May 10 2024 20:41:00	Pressler & Pressler, L.L.P., 7 Entin Road, Parsippany, NJ 07054
518142333	+ Email/Text: bankruptcy@pseg.com	May 10 2024 20:41:00	PSE&G, Attn: Bankruptcy Dept., PO Box 490, Cranford NJ 07016-0490
518052086	^ MEBN	May 10 2024 20:40:33	PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444
518159049	+ EDI: JEFFERSONCAP.COM	May 11 2024 00:36:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518206995	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 10 2024 20:41:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518052090	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 10 2024 20:41:00	State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
518052088	+ Email/Text: ebn@rwjbh.org	May 10 2024 20:42:00	Saint Barnabas Medical Center, PO Box 903, Oceanport, NJ 07757-0903
518052089	Email/Text: enotifications@santanderconsumerusa.com	May 10 2024 20:42:00	Santander Consumer USA, P.O. Box 660633, Dallas, TX 75266-0633
518103215	+ Email/Text: enotifications@santanderconsumerusa.com	May 10 2024 20:42:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
518304598	Email/Text: bankruptcy@sw-credit.com	May 10 2024 20:42:00	Southwest Credit, 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958
518102135	^ MEBN	May 10 2024 20:41:10	State of NJ, Dep. of Labor and Workforce, Development, PO Box 951, Trenton, NJ 08625-0951
518656421	+ Email/Text: DOLUIBANKRUPTCY@dol.nj.gov	May 10 2024 20:42:00	State of New Jersey, Department of Labor, POB 951, Trenton, NJ 08625-0951
518101174	+ Email/Text: bncnotices@stengerlaw.com	May 10 2024 20:41:00	Stenger & Stenger P.C., 2618 East Paris Ave. SE, Grand Rapids, MI 49546-2458
518208894	+ EDI: AIS.COM	May 11 2024 00:36:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518052095	EDI: VERIZONCOMB.COM	May 11 2024 00:30:00	Verizon, P.O. Box 4833, Trenton, NJ 08650-4833
518052094	EDI: VERIZONCOMB.COM	May 11 2024 00:30:00	Verizon, PO Box 15124, Albany, NY 12212-5124

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518222405		Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City OK 731
cr	*+	Nissan Motor Acceptance Corporation, PO Box 660366, Dallas, TX 75266-0366
518052067	##	Diversified Consultants, Inc., PO Box 1391, Southgate, MI 48195-0391

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: May 10, 2024

Form ID: 3180W

Total Noticed: 67

518152824

##+

Plainfield M.U.A, 127 Roosevelt Ave, Plainfield NJ 07060-1331

TOTAL: 1 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 12, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2024 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Angela Nascondiglio Stein	on behalf of Joint Debtor Terrell Henry nascondiglio@middlebrooksshapiro.com
Angela Nascondiglio Stein	on behalf of Debtor Jennifer Henry nascondiglio@middlebrooksshapiro.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Jessica M. Minneci	on behalf of Debtor Jennifer Henry jminneci@middlebrooksshapiro.com minneci.jessicab@notify.bestcase.com
Jessica M. Minneci	on behalf of Joint Debtor Terrell Henry jminneci@middlebrooksshapiro.com minneci.jessicab@notify.bestcase.com
John R. Morton, Jr.	on behalf of Creditor Nissan Motor Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melinda D. Middlebrooks	on behalf of Joint Debtor Terrell Henry middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com
Melinda D. Middlebrooks	on behalf of Debtor Jennifer Henry middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com
Nicholas V. Rogers	on behalf of Creditor CALIBER HOME LOANS INC. nj.bkecf@fedphe.com
Sindi Mncina	on behalf of Creditor CALIBER HOME LOANS INC. smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Valerie A. Hamilton	on behalf of Creditor New Jersey Division of Taxation Valerie.Hamilton@law.njoag.gov

TOTAL: 13